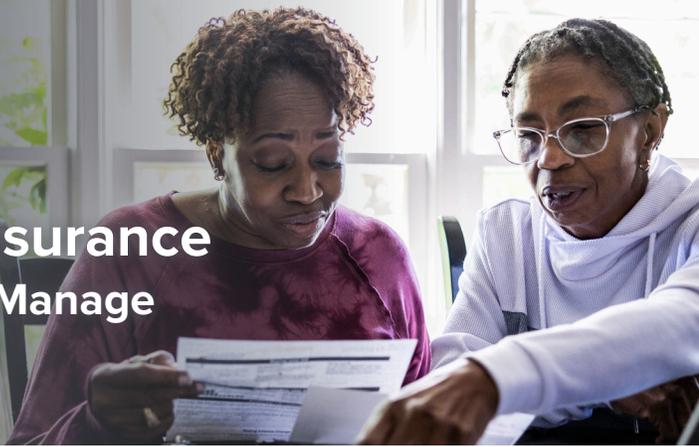


3 Key Facts on Supplemental Insurance

Important Coverage Helping Americans Manage Out-of-Pocket Health Care Costs



1

Supplemental insurance helps provide financial protection for many Americans facing out-of-pocket costs after an unexpected medical event.



44% of American workers say they can't afford \$1,000 or more in out-of-pocket costs for an unexpected illness or injury



56% of employees could not go more than one month without a paycheck



31% of workers have postponed or had difficulty affording medical care

2

Supplemental insurance can help Americans prepare for and manage unexpected out-of-pocket health care costs.



52% of employees feel significant anxiety about health care costs beyond what their insurance covers



64% worry about a serious medical diagnosis in the future, with 1 in 3 saying they can't afford the financial burden of a serious medical diagnosis

REALITY CHECK

72% of Americans believe 12 months of cancer-related out-of-pocket expenses would total less than **\$2,000**, but the National Cancer Institute estimates the total cost to exceed **\$40,000**.

3

American workers view supplemental insurance as a helpful solution to rising health care costs and an important part of a competitive benefits package.



90% of employees see a growing need for supplemental benefits



54% of workers agree that a strong benefits program includes supplemental insurance



89% of those enrolled in supplemental benefits say these offerings help protect their financial security.

The 2025-2026 Aflac WorkForces Report is the 15th annual employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between April 2 and April 29, 2025, and the employee survey took place online between April 2 and May 6, 2025. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,002 employers and 2,000 employees across the United States. For more information, visit [Aflac.com/AWR](https://www.aflac.com/AWR). Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company.

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